

B6A (Official Form 6A) (12/07)

In re: **Shlomo Rachel Braun**Case No. **08-22511**

(If known)

Debtors

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
38 Cosgrove Avenue West Haverstraw, NY	Fee Owner	W	\$ 330,000.00	\$ 329,211.08
Home 65 Reagan Road Spring Valley, NY 10977		J	\$ 750,000.00	\$ 694,688.15
Total ➤			\$1,080,000.00	

(Report also on Summary of Schedules.)

In re **Shlomo Rachel Braun**Case No. **08-22511****Debtors**

(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand			J	500.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		M&T Bank Acct #9844802059	J	5,000.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Furnishings	J	2,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		General wearing apparel	J	200.00
7. Furs and jewelry.		Engagement ring and watch	J	2,500.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life Insurance	J	0.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		on Husband death benefit 1,000,000.00	J	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		B & S Management Corp. 65 Reagan Road Spring Valley, NY 10977	J	0.00
Stock and interests in incorporated and unincorporated businesses. Itemize.		Bat Management Corp. 65 Reagan Road Spring Valley, NY 10977	J	0.00
Stock and interests in incorporated and unincorporated businesses. Itemize.		Bridge View Associates, Corp. 65 Reagan Road Spring Valley, NY 10977	H	0.00

In re **Shlomo Rachel Braun**Case No. **08-22511****Debtors**

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		JJB Realty Management Inc.	H	0.00
Stock and interests in incorporated and unincorporated businesses. Itemize.		Singer Management	H	0.00
Stock and interests in incorporated and unincorporated businesses. Itemize.		Tri Valley Estates LLC 50 % Owner of Corp.	H	0.00
Stock and interests in incorporated and unincorporated businesses. Itemize.		Ultimate Builders Ltd. 65 Reagan Road Spring Valley, NY 10977	J	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			

In re **Shlomo Rachel Braun****Debtors****Case No. 08-22511**

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
28. Office equipment, furnishings, and supplies.	<input checked="" type="checkbox"/>			
29. Machinery, fixtures, equipment and supplies used in business.	<input checked="" type="checkbox"/>			
30. Inventory.	<input checked="" type="checkbox"/>			
31. Animals.	<input checked="" type="checkbox"/>			
32. Crops - growing or harvested. Give particulars.	<input checked="" type="checkbox"/>			
33. Farming equipment and implements.	<input checked="" type="checkbox"/>			
34. Farm supplies, chemicals, and feed.	<input checked="" type="checkbox"/>			
35. Other personal property of any kind not already listed. Itemize.	<input checked="" type="checkbox"/>			
<u>2</u>		continuation sheets attached	Total ➤	\$ 10,200.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Shlomo Rachel BraunCase No. 08-22511

Debtors

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

11 U.S.C. § 522(b)(2)
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$136,875

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Home 65 Reagan Road Spring Valley, NY 10977	CPLR § 5206(a)	100,000.00	750,000.00

In re Shlomo Rachel BraunCase No. 08-22511

Debtors

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.	W	01/10/2008 Mortgage 38 Cosgrove Avenue West Haverstraw, NY VALUE \$330,000.00				65,241.50	0.00
Chase P.O.Box 15153 Wilmington, DE 19886							
Forster & Garbus P.O. Box 9030 Farmingdale, NY 11735							
ACCOUNT NO. 004-116-300-167-46	W	12/21/2007 Third Lien on Residence Home 65 Reagan Road Spring Valley, NY 10977 VALUE \$750,000.00				312,848.92	0.00
Chase P.O.Box 78035 Phoenix, AZ 85062							
ACCOUNT NO.	W	Mortgage 38 Cosgrove Avenue West Haverstraw, NY VALUE \$330,000.00				263,969.58	0.00
Citibank							
ACCOUNT NO. 645925	H	12/17/2007 First Lien on Residence Home 65 Reagan Road Spring Valley, NY 10977 VALUE \$750,000.00				145,182.73	0.00
HSBC Mortgage Corporation(USA) Suite 0241 Buffalo, NY 14270							

1 continuation sheets attached

Subtotal >
(Total of this page)

\$ 787,242.73 \$ 0.00

Total >
(Use only on last page)

\$ \$

(Report also on Summary of (If applicable, report
Schedules) also on Statistical
Summary of Certain
Liabilities and
Related Data.)

In re Shlomo Rachel Braun

Debtors

Case No. 08-22511

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <u>4386-5419-1043-8620</u>		<u>W</u>	<u>12/07/2007</u> <u>Second Lien on Residence</u> <u>Home</u> <u>65 Reagan Road</u> <u>Spring Valley, NY 10977</u> <hr/> <u>VALUE \$750,000.00</u>				<u>236,656.50</u>	<u>0.00</u>

Sheet no. 1 of 1 continuation
sheets attached to Schedule of
Creditors Holding Secured
Claims

Subtotal >
(Total of this page)

<u>\$ 236,656.50</u>	<u>\$ 0.00</u>
<u>\$ 1,023,899.23</u>	<u>\$ 0.00</u>

Total >
(Use only on last page)

(Report also on Summary of (If applicable, report
Schedules) also on Statistical
Summary of Certain
Liabilities and
Related Data.)

In re **Shlomo Rachel Braun**

Debtors

Case No. **08-22511**

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

 Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

 Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

In re Shlomo Rachel BraunCase No. 08-22511

(If known)

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									

Sheet no. 1 of 1 continuation sheets attached to Schedule of
Creditors Holding Priority ClaimsSubtotals ➤
(Totals of this page)

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

Total ➤
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)Total ➤
(Use only on last page of the completed
Schedule E. If applicable, report also on the
Statistical Summary of Certain Liabilities
and Related Data.)

In re Shlomo Rachel Braun

Debtors

Case No. 08-22511

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR <small>HUSBAND, WIFE, JOINT OR COMMUNITY</small>	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	W	01/10/2008				0.00
ACCOUNT NO.	H	10/10/2007				0.00
ACCOUNT NO.	H	Insurance				211.00
All State Indemnity Company Credit Collection Services Two wells Avenue, Dept. 9135 Newton, MA 02459						
Credit Collection Services Two wells Avenue Dept. 9135 Newton, MA 02459						
ACCOUNT NO. xxxx-xxxx-53-1007	H	12/11/07 Credit Card				46,465.27
American Express P.O.Box 2855 New York, NY 10116						
Nationwide Credit Inc. 3010 Corporate Way. Miramar, FL 33025						

9 Continuation sheets attached

Subtotal	➤	\$ 46,676.27
Total	➤	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Shlomo Rachel Braun

Debtors

Case No. 08-22511

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3732-7814-5452-000	<input checked="" type="checkbox"/> X	<input type="checkbox"/> W	11/22/2007 Business Credit Card				36,161.54
American Express P.O.Box 2855 New York, NY 10116							
Law Offices of Mitchell N. Kay P.O.Box 9006 Smithtown, NY 11787							
ACCOUNT NO. xxxx-xxxx-xx37-1003		<input type="checkbox"/> H	12/26/2007 Business Credit Card				5,474.53
American Express P.O.Box 2855 New York, NY 10116							
NCO Financial Systems 507 Prudential Road Horsham, PA 19044							
ACCOUNT NO. 4036-4750-0140-0575	<input checked="" type="checkbox"/> X	<input type="checkbox"/> H	01/06/2008 Business Credit Card				2,999.88
Bank of America P.O.Box 15184 Wilmington, DE 19850							
ACCOUNT NO. 4170-0801-1096-3244	<input checked="" type="checkbox"/> X	<input type="checkbox"/> H	01/05/2008 Business Credit Card				11,318.96
Bank of America P.O.Box 15710 Wilmington, DE 19886							

Sheet no. 1 of 9 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal ➤ \$ **55,954.91**
Total ➤ \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Shlomo Rachel Braun

Debtors

Case No. 08-22511

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4036-4750-0136-3492	X	H	01/06/2008 Business Credit Card				13,468.78
Bank of America P.O.Box 15184 Wilmington, DE 19850							
ACCOUNT NO. 4888-6080-0017-4069		W	09/24/2007 Credit Card				21,237.60
Bank of America P.O.Box 15726 Wilmington, DE 19886							
Frederick J. Hanna & Associates PC 1427 Rosewell Rd. Marietta, GA 30062							
ACCOUNT NO. 4192-0000-0230-1364	X	H	12/26/2007 Business Credit Card				36,541.44
Bank of America P.O.Box 15710 Wilmington, DE 19886							
ACCOUNT NO. 	X	H	01/10/2008 Guarantee Business Construction Loan- Principal Owing	X			682,350.00
Builders Capital LLC 90 Crystal Run Rd. Suite 400 Middletown, NY 10941							

Sheet no. 2 of 9 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal	➤	\$ 753,597.82
		\$
Total	➤	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Shlomo Rachel Braun

Debtors

Case No. 08-22511

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4147-2020-2904-4094		H	01/07/2008 Credit Card				5,201.28
Chase Cardmember Services P.O.Box 15153 Wilmington, DE 19886							
ACCOUNT NO. 5582-5086-1054-3578		W	Credit Card				7,820.29
Chase Cardmember Services P.O.Box 15153 Wilmington, DE 19886							
Intergrated Portfolio Management Inc. P.O.Box 3352 Glen Ellyn, IL 60138							
ACCOUNT NO. 5082-2900-3728-7387	X	W	12/21/2007 Buisness Credit Card				5,274.05
Citibusiness Card P.O.Box 183065 Columbus, OH 43218							
ACCOUNT NO. 400-109-2145	X	H	12/31/2007 Checking Charges				44.18
Citizens Bank P.O.Box 9799 Providence, RI 02940							
Associated Credit Services, Inc. 105B South St. P.O.Box 9100 Hopkinton, MA 01748							

Sheet no. 3 of 9 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 18,339.80
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Shlomo Rachel Braun

Debtors

Case No. 08-22511

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 880-0001-8251010-0101	X	H	12/27/2007 Guarantee Business Commercial Loan	X			103,130.71
Citizens Bank P.O.Box 9799 Providence, RI 02940							
ACCOUNT NO. 4266-8411-2378-2276		H	01/06/2008 Credit Card				9,346.55
Country Wide Cardmember Services P.O.Box 15153 Wilmington, DE 19886							
ACCOUNT NO. xxxx-xxxx-xxxx-8193		W	12/26/2007 Credit Card				8,725.86
Discover Card P.O.Box 15251 Wilmington, DE 19886							
ACCOUNT NO. 4266-9020-1816-8904		H	01/06/2008 Credit Card				12,853.34
Disney Rewards Cardmember Services P.O.Box 15153 Wilmington, DE 19866							

Sheet no. 4 of 9 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal ➤ \$ **134,056.46**
Total ➤ \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Shlomo Rachel Braun

Debtors

Case No. 08-22511

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5466-4103-0247-8737			11/23/2007 Credit Card				20,846.46
GM Card/HSBC Card Services P.O.Box 37281 Baltimore, MD 21297							
National American Credit Corp. 1 Allied Dr. Trevose, PA 19053							
ACCOUNT NO. 7824-1496-0215-5297	<input checked="" type="checkbox"/>	<input type="checkbox"/>	11/21/2007 Checking Charges				135.29
HSBC Bank P.O.Box 80026 Salines, CA 93912							
ACCOUNT NO. 7824-1497-0307-7325	<input checked="" type="checkbox"/>	<input type="checkbox"/>	12/13/2007 Credit Card				1,939.67
HSBC Bank USA P.O.Box 80026 Salinas, CA 93912							
ACCOUNT NO. 7824-1497-0307-7325	<input checked="" type="checkbox"/>	<input type="checkbox"/>	12/10/2007 Guarantee Business Loan	<input checked="" type="checkbox"/>			102,561.59
HSBC Bank USA P.O.Box 80026 Salines, CA 93912							

Sheet no. 5 of 9 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal	➤	\$ 125,483.01
		\$
Total	➤	\$
		\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re Shlomo Rachel Braun

Debtors

Case No. 08-22511

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5215-3188-0325-0873		H	01/06/2008 Credit Card				2,145.27
HSBC Bank USA P.O.Box 80026 Salinas, CA 93912							
ACCOUNT NO. 7824-1497-0306-6674	X	W	11/21/2007 Guarantee Business revolving line	X			47,274.90
HSBC Bank USA P.O.Box 37278 Baltimore, MD 21297							
Kirschenbaum & Phillips, P.C. 3000 Hempstead Turnpike 4th Floor Levittown, NY 11756							
ACCOUNT NO. 	X	H	01/10/2008 Guarantee Business Construction Loan-Principal Owing	X			1,221,326.18
Liberty Savings Bank c/o Hardy Credit co. 12276 San Jose Blvd. Suite 207 Jacksonville, FL. 32223							
Hardy Credit Co.							
ACCOUNT NO. 	H		01/10/2008 Loan				250,000.00
Mezimen Corp. P.O.Box 258 Monsey, NY 10952							

Sheet no. 6 of 9 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal ➤ \$ **1,520,746.35**
Total ➤ \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Shlomo Rachel Braun

Debtors

Case No. 08-22511

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	X	H	12/31/2007 Utilities				118.16
Orange & Rockland Utilities 390 West Route 59 Spring Valley, NY 10977							
M.L. Zager P.C. 543 Broadway P.O.Box 948 Monticello, NY 12701							
ACCOUNT NO.	X	H	12/25/2007 Health Insurance				3,877.35
Oxford Health Plans c/o RMS 77 Hartland St., St. 401 East Hartford, CT 06128							
ACCOUNT NO.		J	06/30/2007 Insurance Bill				535.61
Preferred Mutual Insurance Company 1 Preferred Way New Berlin, NY 13411							
Access Receivables Management P.O.Box 9801 Townson, MD 21284							
ACCOUNT NO.	X	W	10/11/2007 Financed Car Defincency				18,007.18
Toyota Motor Credit Corporation P.O.Box 5236 Carol Stream, IL 60197							

Sheet no. 7 of 9 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal ➤ \$ **22,538.30**
Total ➤ \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Shlomo Rachel Braun

Debtors

Case No. 08-22511

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		<u>W</u>	11/14/2007 Checking Charges				82.08
Wachovia Bank P.O.Box 96074 Charolette, NC 28296							
LDG Financial Services, LLC 4553 Winters Chapel Rd. Atlanta, GA 30360							
ACCOUNT NO.		<u>H</u>	12/10/2007 Checking Charges				634.20
Wachovia Bank P.O.Box 96074 Charolette, NC 28296							
ACCOUNT NO. 4386-5519-3017-1382	<u>X</u>	<u>W</u>	12/26/2007 Guarantee Business Line of credit	<u>X</u>			26,876.13
Wachovia Bank, N.A. P.O.Box 96074 Charolette, NC 28296							
Linton Distasio Adams P.C. 1720 Mineral Spring Rd. P.O.Box 451 Reading, PA 19603							
ACCOUNT NO. 4313-0821-6138-9004		<u>H</u>	01/07/2008 Credit Card				16,297.11
Wachovia Fia Card Services P.O.Box 15726 Wilmington, DE 19886							

Sheet no. 8 of 9 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal ➤ \$ **43,889.52**
Total ➤ \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Shlomo Rachel Braun

Debtors

Case No. 08-22511

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4264-5180-1271-0350		W	07/11/2007 Credit Card				7,962.29
Wachovia FIA Card Services P.O.Box 15726 Wilmington, DE 19886							
ACCOUNT NO. 4856-2002-2188-5562	X	H	12/11/2007 Business Credit Card				11,100.51
Wells Fargo P.O.Box 348750 Scarmento, CA 95834							
ACCOUNT NO. 	X	H	12/31/2007 Supplier personal guarantee	X			13,717.11
Woodards Concrete P.O.Box 8 Lybolt Rd. Bullville, NY 10915							

Sheet no. 9 of 9 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal ➤ \$ **32,779.91**
Total ➤ \$ **2,754,062.35**

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re: Shlomo Rachel Braun,
Debtors

Case No. 08-22511
(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
	residential leases on two debtor properties -- list to be provided

In re: Shlomo Rachel Braun

Case No. 08-22511

Debtors

(If known)

SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Ultimate Builders 65 Reagan Road Spring Valley, NY 10977	American Express P.O.Box 2855 New York, NY 10116
Bridge View Associates Corp. 65 Reagan Road Spring Valley, NY 10977	Bank of America P.O.Box 15710 Wilmington, DE 19886
Bridge View Associates Corp. 65 Reagan Road Spring Valley, NY 10977	Bank of America P.O.Box 15184 Wilmington, DE 19850
Bridge View Associates Corp. 65 Reagan Road Spring Valley, NY 10977	
Samuel Freidman	
Ultimate Builders Ltd. 65 Reagan Road Spring Valley, NY 10977	Bank of America P.O.Box 15710 Wilmington, DE 19886
Tri Valley Estates LLC	Builders Capital LLC 90 Crystal Run Rd. Suite 400 Middletown, NY 10941
Ultimate Builders Ltd. 65 Reagan Road Spring Valley, NY 10977	Citibusiness Card P.O.Box 183065 Columbus, OH 43218
Bridge View Associates Corp. 65 Reagan Road Spring Valley, NY 10977	Citizens Bank P.O.Box 9799 Providence, RI 02940
Bridge View Associates Corp. 65 Reagan Road Spring Valley, NY 10977	
Bridge View Associates Corp. 65 Reagan Road Spring Valley, NY 10977	HSBC Bank P.O.Box 80026 Salines, CA 93912
B&S Management Corp. 65 Reagan Road Spring Valley, NY 10977	HSBC Bank USA P.O.Box 37278 Baltimore, MD 21297
Bridge View Associates Corp. 65 Reagan Road Spring Valley, NY 10977	HSBC Bank USA P.O.Box 80026 Salines, CA 93912

In re: **Shlomo Rachel Braun**Case No. **08-22511**

Debtors

(If known)

SCHEDULE H - CODEBTORS Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Bridge View Associates Corp. 65 Reagan Road Spring Valley, NY 10977	Liberty Savings Bank c/o Hardy Credit co. 12276 San Jose Blvd. Suite 207 Jacksonville, FL. 32223
Bridge View Associates Corp. 65 Reagan Road Spring Valley, NY 10977	Orange & Rockland Utilities 390 West Route 59 Spring Valley, NY 10977
Bridge View Associates Corp. 65 Reagan Road Spring Valley, NY 10977	Oxford Health Plans c/o RMS 77 Hartland St., St. 401 East hartford, CT 06128
Ultimate Builders Ltd. 65 Reagan Road Spring Valley, NY 10977	Toyota Motor Credit Corporation P.O.Box 5236 Carol Stream, IL 60197
B&S Management Corp. 65 Reagan Road Spring Valley, NY 10977	Wachovia Bank, N.A. P.O.Box 96074 Charolette, NC 28296
Bridge View Associates Corp. 65 Reagan Road Spring Valley, NY 10977	Wells Fargo P.O.Box 348750 Scarmento, CA 95834
Bridge View Associates 65 Reagan Road Spring Valley, NY 10977	Woodards Concrete P.O.Box 8 Lybolt Rd. Bullville, NY 10915
Ultimate Builders Ltd. 65 Reagan Road Spring Valley, NY 10977	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): AGE(S):	
Employment:	DEBTOR	SPOUSE
Occupation	Property manager	
Name of Employer	Baron Management	
How long employed	4 months	
Address of Employer	32 Decatur Avenue Monsey, New York	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ 4,800.00	\$ 0.00
2. Estimate monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 4,800.00	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 336.00	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify) _____	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 336.00	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 4,464.00	\$ 0.00
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 1,900.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social security or other government assistance (Specify) _____	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify) _____	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 1,900.00	\$ 0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 6,364.00	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ 6,364.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

NONE

In re Shlomo Rachel Braun
DebtorsCase No. 08-22511
(If known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>6,714.00</u>
a. Are real estate taxes included? Yes <u>✓</u> No _____		
b. Is property insurance included? Yes <u>✓</u> No _____		
2. Utilities: a. Electricity and heating fuel	\$	<u>600.00</u>
b. Water and sewer	\$	<u>0.00</u>
c. Telephone	\$	<u>100.00</u>
d. Other _____	\$	<u>0.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>50.00</u>
4. Food	\$	<u>1,500.00</u>
5. Clothing	\$	<u>50.00</u>
6. Laundry and dry cleaning	\$	<u>50.00</u>
7. Medical and dental expenses	\$	<u>250.00</u>
8. Transportation (not including car payments)	\$	<u>200.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>25.00</u>
10. Charitable contributions	\$	<u>100.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>200.00</u>
b. Life	\$	<u>0.00</u>
c. Health	\$	<u>0.00</u>
d. Auto	\$	<u>200.00</u>
e. Other _____	\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>450.00</u>
b. Other _____	\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
17. Other <u>tuition</u>	\$	<u>900.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<u>11,389.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	<u>6,364.00</u>
b. Average monthly expenses from Line 18 above	\$	<u>11,389.00</u>
c. Monthly net income (a. minus b.)	\$	<u>-5,025.00</u>

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Southern District of New York

In re Shlomo Rachel Braun,
Debtors

Case No. 08-22511
Chapter 11

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	NO	1	\$ 1,080,000.00		
B - Personal Property	YES	3	\$ 10,200.00		
C - Property Claimed as Exempt	NO	1			
D - Creditors Holding Secured Claims	NO	2		\$ 1,023,899.23	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	NO	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	10		\$ 2,754,062.35	
G - Executory Contracts and Unexpired Leases	NO	1			
H - Codebtors	NO	2			
I - Current Income of Individual Debtor(s)	NO	1			\$ 6,364.00
J - Current Expenditures of Individual Debtor(s)	NO	1			\$ 11,389.00
TOTAL		24	\$ 1,090,200.00	\$ 3,777,961.58	

United States Bankruptcy Court
Southern District of New York

In re **Shlomo Rachel Braun**,
 Debtors

Case No. **08-22511**
 Chapter **11**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 447.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 447.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 0.00
Average Expenses (from Schedule J, Line 18)	\$ 0.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 0.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 447.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$3,106,827.47
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$3,106,827.47

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re Shlomo Braun
Debtors

Case No. 08-22511
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____
sheets, and that they are true and correct to the best of my knowledge, information, and belief. _____

Date: 5/28/2008

Signature: s/ Shlomo
Shlomo
Debtor

Date: 5/28/2008

Signature: s/ Rachel Braun
Rachel Braun
(Joint Debtor, if any)
[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)